



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [STIFEL FINANCIAL CORP.](#)

City/State [SAINT LOUIS, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [30,820,334](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STIFEL FINANCIAL CORP.](#)
[501 NORTH BROADWAY](#)
[SAINT LOUIS, MO 631022110](#)

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	28,913,158	25,093,624	25,292,770	24,155,018	22,370,738
Net income (\$000)	563,468	315,003	503,472	448,396	393,968
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.71			1.91			1.84			2.31			2.17		
+ Non-interest income	14.13			12.41			13			11.52			11.36		
– Overhead expense	12.45			11.91			12.13			11.29			11.05		
– Provision for credit losses	-0.07			0.18			0.13			0.04			0.08		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	3.46			2.23			2.59			2.49			2.40		
Net operating income	2.60			1.67			1.99			1.86			1.76		
Net income	2.60			1.67			1.99			1.86			1.76		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.38			2.67			2.61			3.77			3.45		
Interest expense	0.23			0.33			0.32			0.91			0.90		
Net interest income (tax equivalent)	2.16			2.34			2.29			2.86			2.56		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05			0			0			0			0		
Earnings coverage of net loan and lease losses (X)	141.49			4,595.76			8,897.21			2,636.86			10,545.60		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.64			0.97			0.93			0.86			0.88		
Allowance for loan and lease losses / Total loans and leases	0.63			0.94			0.89			0.83			0.86		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06			0.12			0.11			0.13			0.24		
30–89 days past due loans and leases / Total loans and leases	0.03			0.03			0.04			0.10			0.07		
Liquidity and Funding															
Net noncore funding dependence	-36.55			-40.02			-39.78			-20.21			-29.21		
Net short-term noncore funding dependence	-43.37			-48.74			-48.02			-26.18			-40.01		
Net loans and leases / Total assets	47.96			46.92			46.96			46.18			40.48		
Capitalization															
Tier 1 leverage ratio	12.02			11.25			11.89			9.97			9.30		
Holding company equity capital / Total assets	15.55			15.78			15.93			14.69			12.92		
Total equity capital (including minority interest) / Total assets	15.55			15.78			15.93			14.91			13.04		
Common equity tier 1 capital / Total risk-weighted assets	16.58			15.45			16.50			15.20			16.76		
Net loans and leases / Equity capital (X)	3.08			2.97			2.95			3.14			3.13		
Cash dividends / Net income	14.58			19.86			16.73			15.18			11.17		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	20.63			5.75			8.10			0.37			14.66		
Equity capital	18.87			15.11			17.26			14.12			10.69		
Net loans and leases	23.31			11.37			9.93			14.52			15.97		
Noncore funding	-11.03			-43.79			-56.72			-14.54			-69.37		
Parent Company Ratios															
Short-term debt / Equity capital	0			7.44			0			8.30			0		
Long-term debt / Equity capital	23.23			27.59			26.24			19.84			32.07		
Equity investment in subsidiaries / Equity capital	97.45			99.59			97.62			107.03			113.68		
Cash from ops + noncash items + op expense / Op expense + dividends	179.93			192.96			113.77			202.07			192.50		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	296,636	272,771	361,890	431,551	349,811	8.75	162.70
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	296,636	272,771	361,890	431,551	349,811	8.75	162.70
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	296,636	272,771	361,890	431,551	349,811	8.75	162.70
Investment interest income (tax equivalent).....	97,010	124,279	153,465	235,058	255,700	-21.94	26.93
Interest on balances due from depository institutions.....	758	1,557	1,726	10,313	2,223	-51.32	38.32
Interest income on other earning assets.....	14,373	11,562	15,156	58,177	48,284	24.31	-30.37
Total interest income (tax equivalent).....	408,777	410,169	532,237	735,099	656,018	-0.34	94.16
Interest on time deposits of \$250K or more.....	498	2,566	2,878	13,717	20,881	-80.59	
Interest on time deposits < \$250K.....	420	1,892	2,081	14,273	1,044	-77.80	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,690	8,866	9,591	67,823	60,331	-69.66	-49.65
Interest on other borrowings and trading liabilities.....	35,033	37,939	51,228	82,118	87,820	-7.66	-21.88
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	38,641	51,263	65,778	177,931	170,076	-24.62	-23.21
Net interest income (tax equivalent).....	370,136	358,906	466,459	557,168	485,942	3.13	131.03
Non-interest income.....	3,063,956	2,335,473	3,288,725	2,783,853	2,542,295	31.19	74.90
Adjusted operating income (tax equivalent).....	3,434,092	2,694,379	3,755,184	3,341,021	3,028,237	27.45	79.60
Overhead expense.....	2,700,008	2,241,767	3,066,975	2,727,914	2,472,152	20.44	49.08
Provision for credit losses.....	-15,562	33,925	33,925	9,977	18,366		
Securities gains (losses).....	42	338	338	-262	0	-87.57	
Other tax equivalent adjustments.....	17	0	0	-502	1		
Pretax net operating income (tax equivalent).....	749,705	419,025	654,622	602,366	537,720	78.92	721.96
Applicable income taxes.....	184,951	101,456	147,688	149,152	140,394	82.30	459.64
Tax equivalent adjustments.....	1,286	2,566	3,462	3,228	3,358	-49.88	-63.48
Applicable income taxes (tax equivalent).....	186,237	104,022	151,150	152,380	143,752	79.04	409.28
Minority interest.....	0	0	0	1,590	0		
Net income before discontinued operations, net of minority interest.....	563,468	315,003	503,472	448,396	393,968	78.88	931.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	563,468	315,003	503,472	448,396	393,968	78.88	931.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	563,468	315,003	503,472	449,986	393,968	78.88	931.24
Investment securities income (tax equivalent).....	97,010	124,279	153,465	235,058	255,700	-21.94	26.93
US Treasury and agency securities (excluding mortgage-backed securities).....	2,260	2,088	2,445	6,637	11,859	8.24	283.70
Mortgage-backed securities.....	11,104	13,731	16,352	29,248	36,702	-19.13	-59.15
All other securities.....	83,646	108,460	134,668	199,173	207,139	-22.88	71.92
Cash dividends declared.....	82,157	62,564	84,228	68,062	44,013	31.32	5156.37
Common.....	55,890	42,980	56,967	50,743	34,638	30.04	
Preferred.....	26,267	19,584	27,261	17,319	9,375	34.12	1580.55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.89			2.18			2.10			3.04			2.93		
Less: Interest expense	0.18			0.27			0.26			0.74			0.76		
Equals: Net interest income (tax equivalent)	1.71			1.91			1.84			2.31			2.17		
Plus: Non-interest income	14.13			12.41			13			11.52			11.36		
Equals: adjusted operating income (tax equivalent)	15.84			14.32			14.85			13.83			13.54		
Less: Overhead expense	12.45			11.91			12.13			11.29			11.05		
Less: Provision for credit losses	-0.07			0.18			0.13			0.04			0.08		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3.46			2.23			2.59			2.49			2.40		
Less: Applicable income taxes (tax equivalent)	0.86			0.55			0.60			0.63			0.64		
Less: Minority interest	0			0			0			0.01			0		
Equals: Net operating income	2.60			1.67			1.99			1.86			1.76		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.60			1.67			1.99			1.86			1.76		
Memo: Net income (last four quarters)	2.67			1.79			1.99			1.86			1.76		
Net income—BHC and noncontrolling (minority) interest	2.60			1.67			1.99			1.86			1.76		
Margin Analysis															
Average earning assets / Average assets	79.14			81.60			80.63			80.69			84.91		
Average interest-bearing funds / Average assets	69.61			72.21			71.94			71.50			74.51		
Interest income (tax equivalent) / Average earning assets	2.38			2.67			2.61			3.77			3.45		
Interest expense / Average earning assets	0.23			0.33			0.32			0.91			0.90		
Net interest income (tax equivalent) / Average earning assets	2.16			2.34			2.29			2.86			2.56		
Yield or Cost															
Total loans and leases (tax equivalent)	2.87			3.09			3.04			4.12			3.82		
Interest-bearing bank balances	0.08			0.15			0.12			1.09			0.31		
Federal funds sold and reverse repos	-0.47			0.14			0.05			1.99			1.54		
Trading assets	1.16			1.54			1.47			1.91			1.77		
Total earning assets	2.37			2.65			2.59			3.75			3.44		
Investment securities (tax equivalent)	1.89			2.61			2.43			3.58			3.29		
US Treasury and agency securities (excluding mortgage-backed securities)	1.19			0.93			0.84			1.76			2.57		
Mortgage-backed securities	1.37			2.15			1.91			2.39			2.22		
All other securities	1.89			2.79			2.60			4.02			3.68		
Interest-bearing deposits	0.03			0.11			0.09			0.68			0.64		
Time deposits of \$250K or more	2.22			2.67			2.55			2.27			2.03		
Time deposits < \$250K	1.67			1.98			1.87			2.78			2.38		
Other domestic deposits	0.02			0.08			0.06			0.49			0.46		
Foreign deposits															
Federal funds purchased and repos	-0.09			0.79			0.69			2.59			2.57		
Other borrowed funds and trading liabilities	0.01			0.24			0.20			0.36			0.55		
All interest-bearing funds	0.26			0.38			0.36			1.03			1.02		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	3,063,956	2,335,473	3,288,725	2,783,853	2,542,295
Fiduciary activities income	17,508	13,557	18,885	17,032	16,762
Service charges on deposit accounts - domestic	1,431	1,185	1,610	1,692	52
Trading revenue	82,816	46,378	72,136	26,567	13,529
Investment banking fees and commissions	1,953,786	1,496,424	2,125,175	1,768,397	1,615,892
Insurance activities revenue	67,098	56,781	76,239	76,792	76,171
Venture capital revenue	0	0	0	0	0
Net servicing fees	-56	-167	-311	726	719
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	44,907	48,717	68,553	7,346	-5,629
Other non-interest income	896,466	672,598	926,438	885,301	824,799
Total overhead expenses	2,700,008	2,241,767	3,066,975	2,727,914	2,472,152
Personnel expense	2,062,498	1,658,299	2,279,640	1,978,178	1,770,762
Net occupancy expense	145,636	142,278	194,259	177,066	162,113
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	23,976	14,489	17,556	19,287	24,180
Other operating expenses	467,898	426,701	575,520	553,383	515,097
Fee income on mutual funds and annuities	213,863	187,096	250,224	256,676	250,957
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,676	8,543	8,581	8,279	7,667
Average personnel expense per employee	237.72	194.11	265.66	238.94	230.96
Average assets per employee	3,332.54	2,937.33	2,947.53	2,917.63	2,917.80

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	6.98			8.01			7.61			9.22			9.87		
Overhead expenses / Net Interest Income + non-interest income	78.65			83.28			81.75			81.74			81.73		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	12.45			11.91			12.13			11.29			11.05		
Personnel expense	9.51			8.81			9.01			8.19			7.92		
Net occupancy expense	0.67			0.76			0.77			0.73			0.72		
Other operating expenses	2.27			2.34			2.34			2.37			2.41		
Overhead less non-interest income	-1.68			-0.50			-0.88			-0.23			-0.31		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	78.62			83.20			81.67			81.65			81.64		
Personnel expense	60.06			61.55			60.71			59.21			58.48		
Net occupancy expense	4.24			5.28			5.17			5.30			5.35		
Other operating expenses	14.32			16.37			15.79			17.14			17.81		
Total non-interest income	89.22			86.68			87.58			83.32			83.95		
Fiduciary activities income	0.51			0.50			0.50			0.51			0.55		
Service charges on domestic deposit accounts	0.04			0.04			0.04			0.05			0		
Trading revenue	2.41			1.72			1.92			0.80			0.45		
Investment banking fees and commissions	56.89			55.54			56.59			52.93			53.36		
Insurance activities revenue	1.95			2.11			2.03			2.30			2.52		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0			-0.01			-0.01			0.02			0.02		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	1.31			1.81			1.83			0.22			-0.19		
Other non-interest income	26.10			24.96			24.67			26.50			27.24		
Overhead less non-interest income	-10.60			-3.48			-5.91			-1.67			-2.32		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.67			24.21			22.56			24.76			26.11		
Applicable income tax + TE / Pretax net operating income + TE	24.84			24.82			23.09			25.30			26.73		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,056,523	5,059,828	5,204,219	4,357,980	3,483,668	19.70	198.97
Commercial and industrial loans	5,598,177	4,375,039	4,788,786	3,822,672	3,704,081	27.96	215.60
Loans to individuals	1,920,421	1,475,522	1,556,737	1,489,425	1,237,457	30.15	65.17
Loans to depository institutions and acceptances of other banks	0	0	0	20,000	20,000		
Agricultural loans	420	3,884	293	4,647	4,414	-89.19	-10.64
Other loans and leases	1,299,276	1,186,734	1,056,502	1,766,376	1,560,862	9.48	-23.33
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	14,874,817	12,101,007	12,606,537	11,461,100	10,010,482	22.92	123.44
Less: Allowance for loan and lease losses	94,293	114,113	112,029	95,579	85,833	-17.37	136.63
Net loans and leases	14,780,524	11,986,894	12,494,508	11,365,521	9,924,649	23.31	123.36
Debt securities that reprice or mature in over 1 year	1,692,532	1,067,453	1,180,261	1,325,308	2,173,776	58.56	-68.44
Mutual funds and equity securities	16,443	23,865	29,496	34,023	0	-31.10	-17.56
Subtotal	16,489,499	13,078,212	13,704,265	12,724,852	12,098,425	26.08	37.41
Interest-bearing bank balances	1,108,393	1,415,639	1,595,114	934,937	1,856,793	-21.70	367.75
Federal funds sold and reverse repos	598,537	436,861	217,931	385,008	699,900	37.01	100.97
Debt securities that reprice or mature within 1 year	5,897,754	5,154,518	5,167,420	4,785,648	5,115,525	14.42	24892.60
Trading assets	1,199,386	819,715	694,028	972,932	1,267,449	46.32	-0.11
Total earning assets	25,293,569	20,904,945	21,378,758	19,803,377	21,038,092	20.99	83.83
Non-interest-bearing cash and due from depository institutions	971,974	455,304	857,091	339,033	212,581	113.48	132.35
Premises, fixed assets, and leases	1,064,486	936,911	961,096	1,107,928	372,939	13.62	512.22
Other real estate owned	122	122	122	122	8,950	0.00	
Investment in unconsolidated subsidiaries	0	5,000	5,000	5,000	5,000	-100.00	-100.00
Intangible and other assets	3,490,183	3,246,900	3,402,187	3,354,765	2,882,036	7.49	22.53
Total assets	30,820,334	25,549,182	26,604,254	24,610,225	24,519,598	20.63	79.14
Quarterly average assets	30,390,788	25,580,187	25,890,207	24,272,834	23,768,554	18.81	91.02
Average loans and leases (YTD)	13,793,756	11,777,389	11,892,266	10,478,528	9,146,067	17.12	151.93
Memoranda							
Loans held-for-sale	156,110	281,475	551,248	389,693	205,557	-44.54	-28.16
Loans not held-for-sale	14,718,707	11,819,532	12,055,289	11,071,407	9,804,925	24.53	128.55
Real estate loans secured by 1-4 family	5,114,194	4,082,701	4,283,695	3,472,649	2,990,547	25.26	162.06
Commercial real estate loans	942,329	977,127	920,524	885,295	493,048	-3.56	1168.41
Construction and land development	573,357	526,775	496,370	399,379	137,631	8.84	5105.24
Multifamily	0	36,932	35,395	28,841	33,527	-100.00	
Nonfarm nonresidential	368,972	413,420	388,759	457,075	321,890	-10.75	483.11
Real estate loans secured by farmland	0	0	0	36	73		
Total investment securities	7,606,729	6,245,836	6,377,177	6,144,979	7,289,301	21.79	40.70
U.S. Treasury securities	0	0	0	810	417		
US agency securities (excluding mortgage-backed securities)	242,766	288,624	273,717	330,625	424,966	-15.89	19.23
Municipal securities	2,414	2,459	2,453	24,297	68,226	-1.83	-96.72
Mortgage-backed securities	1,093,011	786,773	893,593	957,174	1,551,307	38.92	-49.13
Asset-backed securities	5,431,256	4,538,561	4,546,160	4,122,740	4,312,781	19.67	159.70
Other debt securities	820,839	605,554	631,758	675,310	931,604	35.55	-5.55
Mutual funds and equity securities	16,443	23,865	29,496	34,023	0	-31.10	-17.56
Available-for-sale securities	2,242,465	2,824,258	2,230,297	3,254,737	3,070,447	-20.60	-29.15
U.S. Treasury securities	0	0	0	810	417		
US agency securities (excluding mortgage-backed securities)	242,766	288,624	273,717	330,625	424,966	-15.89	19.23
Municipal securities	2,414	2,459	2,453	24,297	68,226	-1.83	-96.72
Mortgage-backed securities	1,093,011	786,773	893,593	957,174	301,342	38.92	145.62
Asset-backed securities	83,435	1,140,848	428,776	1,266,521	1,343,892	-92.69	-94.77
Other debt securities	820,839	605,554	631,758	675,310	931,604	35.55	-0.98
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	6,308	-62,680	-9,424	-28,336	-94,704		-89.29
Available-for-sale securities appreciation (depreciation)	26,447	31,560	45,795	696	-55,709	-16.20	103.49
Structured notes, fair value	5,359,654	4,382,621	4,311,796	4,593,148	4,043,690	22.29	155.98
Pledged securities	2,052,098	1,803,377	1,928,304	1,714,564	3,783,390	13.79	-47.63

BHC Name

City/State

RSSD Number

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	635,059	271,041	411,890	165,656	97,900	134.30	733.29
NOW, ATS and transaction accounts	991,310	590,362	895,429	1,329,308	545,837	67.92	999999.00
Time deposits less brokered deposits < \$250K	1,400	20,460	16,884	-744,024	-99,936	-93.16	
MMDA and other savings accounts	18,737,722	15,426,699	15,991,525	13,314,660	13,456,540	21.46	91.12
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	20,365,491	16,308,562	17,315,728	14,065,600	14,000,341	24.88	277.85
Time deposits of \$250K or more	15,118	60,753	52,097	205,318	1,659,583	-75.12	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	195,451	182,271	190,955	391,634	535,394	7.23	-25.32
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	235,564	387,502	145,274	1,158,483	596,150	-39.21	-67.92
Other borrowings w/remaining maturity over 1 year	1,113,210	1,112,005	1,112,409	717,010	1,140,478	0.11	39.89
Brokered deposits < \$250K	18,265	30,686	28,672	1,061,663	203,689	-40.48	
Noncore funding	1,577,608	1,773,217	1,529,407	3,534,108	4,135,294	-11.03	-74.91
Trading liabilities	721,028	599,934	437,978	662,852	947,306	20.18	8.30
Subordinated notes and debentures + trust preferred securities	60,000	60,000	60,000	60,000	60,000	0.00	-11.11
Other liabilities	3,304,883	2,776,782	3,022,375	2,617,875	2,179,064	19.02	57.17
Total liabilities	26,029,010	21,518,495	22,365,488	20,940,435	21,322,005	20.96	79.35
Equity Capital							
Perpetual preferred stock (including surplus)	685,000	535,000	535,000	310,000	150,000	28.04	356.67
Common stock	16,749	11,166	16,753	11,166	11,166	50.00	60.65
Common surplus	1,864,011	1,878,042	1,888,978	1,909,286	1,893,304	-0.75	2.19
Retained earnings	2,528,727	1,913,682	2,078,135	1,715,704	1,366,503	32.14	196.65
Accumulated other comprehensive income	21,585	8,079	27,639	-11,705	-72,523	167.17	
Other equity capital components	-324,748	-315,282	-307,739	-319,660	-180,857		
Total holding company equity capital	4,791,324	4,030,687	4,238,766	3,614,791	3,167,593	18.87	78.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	54,999	30,000		
Total equity capital, including minority interest	4,791,324	4,030,687	4,238,766	3,669,790	3,197,593	18.87	78.00
Total liabilities and capital	30,820,334	25,549,182	26,604,254	24,610,225	24,519,598	20.63	79.14
Memoranda							
Non-interest-bearing deposits	635,059	271,041	411,890	165,657	97,900	134.30	733.26
Interest-bearing deposits	19,763,815	16,128,960	16,984,607	15,166,924	15,765,713	22.54	101.48
Total deposits	20,398,874	16,400,001	17,396,497	15,332,581	15,863,613	24.38	106.35
Long-term debt that reprices within 1 year	0	150	150	250,150	596,150	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,238,766	3,614,791	3,614,791	3,167,593	2,861,576		
Accounting restatements	0	-7,772	-7,772	-11,117	-4,174		
Net income	563,468	315,003	503,472	448,396	393,968		
Net sale of new perpetual preferred stock	140,721	225,000	225,000	154,988	0		
Net sale of new common stock	-46,411	-70,913	-56,757	1,198	33,851		
Sale of treasury stock	67,714	60,895	70,182	76,627	28,655		
Less: Purchase of treasury stock	84,723	56,517	58,261	215,430	170,204		
Changes incident to business combinations	0	0	0	-220	110,671		
Less: Dividends declared	82,157	62,564	84,228	68,062	44,013		
Change in other comprehensive income	-6,054	19,784	39,344	60,818	-42,737		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-7,020	-7,005	0	0		
Holding company equity capital, ending balance	4,791,324	4,030,687	4,238,766	3,614,791	3,167,593		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	19.65			19.80			19.56			17.71			14.21		
Commercial and industrial loans	18.16			17.12			18			15.53			15.11		
Loans to individuals	6.23			5.78			5.85			6.05			5.05		
Loans to depository institutions and acceptances of other banks	0			0			0			0.08			0.08		
Agricultural loans	0			0.02			0			0.02			0.02		
Other loans and leases	4.22			4.64			3.97			7.18			6.37		
Net loans and leases	47.96			46.92			46.96			46.18			40.48		
Debt securities over 1 year	5.49			4.18			4.44			5.39			8.87		
Mutual funds and equity securities	0.05			0.09			0.11			0.14			0		
Subtotal	53.50			51.19			51.51			51.71			49.34		
Interest-bearing bank balances	3.60			5.54			6			3.80			7.57		
Federal funds sold and reverse repos	1.94			1.71			0.82			1.56			2.85		
Debt securities 1 year or less	19.14			20.17			19.42			19.45			20.86		
Trading assets	3.89			3.21			2.61			3.95			5.17		
Total earning assets	82.07			81.82			80.36			80.47			85.80		
Non-interest cash and due from depository institutions	3.15			1.78			3.22			1.38			0.87		
Other real estate owned	0			0			0			0			0.04		
All other assets	14.78			16.40			16.42			18.15			13.33		
Memoranda															
Short-term investments	24.67			27.43			26.24			24.81			31.29		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0.79			1.13			1.03			1.34			1.73		
Municipal securities	0.01			0.01			0.01			0.10			0.28		
Mortgage-backed securities	3.55			3.08			3.36			3.89			6.33		
Asset-backed securities	17.62			17.76			17.09			16.75			17.59		
Other debt securities	2.66			2.37			2.37			2.74			3.80		
Loans held-for-sale	0.51			1.10			2.07			1.58			0.84		
Loans held for investment	47.76			46.26			45.31			44.99			39.99		
Real estate loans secured by 1-4 family	16.59			15.98			16.10			14.11			12.20		
Revolving	0.27			0.27			0.29			0.23			0.19		
Closed-end, secured by first liens	16.32			15.70			15.81			13.86			11.99		
Closed-end, secured by junior liens	0			0			0			0.02			0.02		
Commercial real estate loans	3.06			3.82			3.46			3.60			2.01		
Construction and land development	1.86			2.06			1.87			1.62			0.56		
Multifamily	0			0.14			0.13			0.12			0.14		
Nonfarm nonresidential	1.20			1.62			1.46			1.86			1.31		
Real estate loans secured by farmland	0			0			0			0			0		

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	40.72			41.81			41.28			38.02			34.80		
Real estate loans secured by 1-4 family	34.38			33.74			33.98			30.30			29.87		
Revolving	0.56			0.58			0.62			0.49			0.46		
Closed-end	33.82			33.16			33.36			29.81			29.42		
Commercial real estate loans	6.34			8.07			7.30			7.72			4.93		
Construction and land development	3.85			4.35			3.94			3.48			1.37		
1-4 family	0			0.10			0.09			0.39			0.23		
Other	3.85			4.25			3.85			3.10			1.15		
Multifamily	0			0.31			0.28			0.25			0.33		
Nonfarm nonresidential	2.48			3.42			3.08			3.99			3.22		
Owner-occupied	0.28			0.42			0.50			0.77			0.96		
Other	2.20			2.99			2.58			3.22			2.26		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0.17			0.20		
Commercial and industrial loans	37.64			36.15			37.99			33.35			37		
Loans to individuals	12.91			12.19			12.35			13			12.36		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0.03			0			0.04			0.04		
Other loans and leases	8.73			9.81			8.38			15.41			15.59		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	168.93			178.76			172.21			182.90			159.13		
Real estate loans secured by 1-4 family	142.65			144.24			141.75			145.75			136.61		
Revolving	2.33			2.47			2.58			2.35			2.09		
Closed-end	140.32			141.77			139.16			143.40			134.51		
Commercial real estate loans	26.28			34.52			30.46			37.16			22.52		
Construction and land development	15.99			18.61			16.42			16.76			6.29		
1-4 family	0			0.44			0.37			1.86			1.05		
Other	15.99			18.17			16.05			14.91			5.24		
Multifamily	0			1.30			1.17			1.21			1.53		
Nonfarm nonresidential	10.29			14.61			12.86			19.18			14.70		
Owner-occupied	1.18			1.81			2.09			3.69			4.38		
Other	9.11			12.80			10.78			15.50			10.32		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0.84			0.91		
Commercial and industrial loans	156.15			154.57			158.46			160.44			169.20		
Loans to individuals	53.56			52.13			51.51			62.51			56.53		
Credit card loans	0.01			0.01			0.01			0.01			0.01		
Agricultural loans	0.01			0.14			0.01			0.20			0.20		
Other loans and leases	36.24			41.93			34.96			74.13			71.30		
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.05			7.65			6.80			6.96			3.97		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.11			32.71			28.37			33.47			18.14		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	26.28			34.52			30.46			37.16			22.52		

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	24.67			27.43			26.24			24.81			31.29		
Liquid assets	16.68			16.15			16.74			15.65			24.52		
Investment securities	24.68			24.45			23.97			24.97			29.73		
Net loans and leases	47.96			46.92			46.96			46.18			40.48		
Net loans, leases and standby letters of credit	48.06			47.05			47.10			46.34			40.58		
Core deposits	66.08			63.83			65.09			57.15			57.10		
Noncore funding	5.12			6.94			5.75			14.36			16.87		
Time deposits of \$250K or more	0.05			0.24			0.20			0.83			6.77		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.63			0.71			0.72			1.59			2.18		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-1.31			-1			-0.10			0.03			-0.67		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.76			1.52			0.55			4.71			2.43		
Earning assets that reprice within 1 year	59.39			61.58			59.68			60.03			64.40		
Interest-bearing liabilities that reprice within 1 year	64.09			62.99			63.73			61.32			63.39		
Long-term debt that reprices within 1 year	0			0			0			1.02			2.43		
Net assets that reprice within 1 year	-4.70			-1.41			-4.05			-2.30			-1.42		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-36.55			-40.02			-39.78			-20.21			-29.21		
Net short-term noncore funding dependence	-43.37			-48.74			-48.02			-26.18			-40.01		
Short-term investment / Short-term noncore funding	1,675.79			1,107.97			1,747.41			220.13			271.32		
Liquid assets - short-term noncore funding / Nonliquid assets	18.25			16.31			18.31			5.19			17.21		
Net loans and leases / Total deposits	72.46			73.09			71.82			74.13			62.56		
Net loans and leases / Core deposits	72.58			73.50			72.16			80.80			70.89		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.18			-2.29			-0.32			-1.24			-4.50		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.76			1.15			1.56			0.03			-2.65		
Structured notes appreciation (depreciation) / Tier 1 capital	0.09			-2.79			106.58			-1.18			-3.49		
Percent of Investment Securities															
Held-to-maturity securities	70.30			54.40			64.56			46.48			57.88		
Available-for-sale securities	29.48			45.22			34.97			52.97			42.12		
U.S. Treasury securities	0			0			0			0.01			0.01		
US agency securities (excluding mortgage-backed securities)	3.19			4.62			4.29			5.38			5.83		
Municipal securities	0.03			0.04			0.04			0.40			0.94		
Mortgage-backed securities	14.37			12.60			14.01			15.58			21.28		
Asset-backed securities	71.40			72.67			71.29			67.09			59.17		
Other debt securities	10.79			9.70			9.91			10.99			12.78		
Mutual funds and equity securities	0.22			0.38			0.46			0.55			0		
Debt securities 1 year or less	77.53			82.53			81.03			77.88			70.18		
Debt securities 1 to 5 years	5.03			5.01			4.86			7.12			6.96		
Debt securities over 5 years	17.22			12.08			13.64			14.44			22.86		
Pledged securities	26.98			28.87			30.24			27.90			51.90		
Structured notes, fair value	70.46			70.17			67.61			74.75			55.47		
Percent Change from Prior Like Quarter															
Short-term investments	8.53			28.39			14.33			-20.42			26.60		
Investment securities	21.79			-1.33			3.78			-15.70			-2.67		
Core deposits	24.88			20.68			23.11			0.47			548.45		
Noncore funding	-11.03			-43.79			-56.72			-14.54			-69.37		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			7,075,017	4,976,015	3,320,410
Commit: Secured commercial real estate loans	600,218	438,768	465,968	387,616	257,642
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			4,599	4,340	3,098
Securities underwriting	0	0	0	537	40
Standby letters of credit	31,417	33,998	36,356	38,313	26,284
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	172,070	69,267	137,196	597,187	382,437
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	983,456	1,111,814	956,580	804,947	146,664
Purchased options contracts (interest rate)	92,586	63,586	67,586	24,200	0
Interest rate swaps	188,385	106,182	114,182	321,836	579,373
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	364,767	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							26.59			20.22			13.54		
Standby letters of credit	0.10			0.13			0.14			0.16			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.56			0.27			0.52			2.43			1.56		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	5.29			5.02			4.28			4.68			2.96		
Interest rate contracts	4.10			5.02			4.28			4.68			2.96		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	3.19			4.35			3.60			3.27			0.60		
Purchased options contracts (interest rate)	0.30			0.25			0.25			0.10			0		
Interest rate swaps	0.61			0.42			0.43			1.31			2.36		
Foreign exchange contracts	1.18			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	1.18			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							59.49			47.49			36.30		

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Peer #

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,629,194	1,281,582	1,138,348	1,150,983	726,037
Interest rate contracts	1,264,427	1,281,582	1,138,348	1,150,983	726,037
Foreign exchange contracts	364,767	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	983,456	1,111,814	956,580	804,947	146,664
Exchange-traded	0	0	0	0	0
Over-the-counter	983,456	1,111,814	956,580	804,947	146,664
Purchased options	92,586	63,586	67,586	24,200	0
Exchange-traded	0	0	0	0	0
Over-the-counter	92,586	63,586	67,586	24,200	0
Swaps	553,152	106,182	114,182	321,836	579,373
Held for trading	373,557	233,353	249,353	120,236	39,373
Interest rate contracts	373,557	233,353	249,353	120,236	39,373
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,255,637	1,048,229	888,995	1,030,747	686,664
Interest rate contracts	890,870	1,048,229	888,995	1,030,747	686,664
Foreign exchange contracts	364,767	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	544,932	169,768	181,768	343,036	579,373
One year or less	24,200	0	24,200	10,659	290,000
Over 1 year to 5 years	118,158	142,358	118,158	322,454	278,795
Over 5 years	402,574	27,410	39,410	9,923	10,578
Gross negative fair value (absolute value)	1,444	1,622	1,481	274	371
Gross positive fair value	17,361	1,619	1,481	1,116	7,712
Held for trading	1,444	1,619	1,481	274	371
Non-traded	15,917	0	0	842	7,341
Current credit exposure on risk-based capital derivative contracts	16,636	1,251	1,037	1,045	7,401
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	77.61			100			100			100			100		
Foreign exchange contracts	22.39			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	0			0			0			0			0		
Written options	60.36			86.75			84.03			69.94			20.20		
Exchange-traded	0			0			0			0			0		
Over-the-counter	60.36			86.75			84.03			69.94			20.20		
Purchased options	5.68			4.96			5.94			2.10			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	5.68			4.96			5.94			2.10			0		
Swaps	33.95			8.29			10.03			27.96			79.80		
Held for trading	22.93			18.21			21.90			10.45			5.42		
Interest rate contracts	22.93			18.21			21.90			10.45			5.42		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	77.07			81.79			78.10			89.55			94.58		
Interest rate contracts	54.68			81.79			78.10			89.55			94.58		
Foreign exchange contracts	22.39			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	33.45			13.25			15.97			29.80			79.80		
One year or less	1.49			0			2.13			0.93			39.94		
Over 1 year to 5 years	7.25			11.11			10.38			28.02			38.40		
Over 5 years	24.71			2.14			3.46			0.86			1.46		
Gross negative fair value (absolute value)	0.09			0.13			0.13			0.02			0.05		
Gross positive fair value	1.07			0.13			0.13			0.10			1.06		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0			0		
Gross positive fair value (X)	0			0			0			0			0		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0			0			0			0			0		
Current credit exposure (X)	0			0			0			0			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10			0.01			0.01			0.01			0.06		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	112,029	95,579	95,579	85,833	67,472
Gross losses	5,202	189	189	381	124
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1	91	112	150	119
Net losses	5,201	98	77	231	5
Provision for loan and lease losses	-12,535	33,925	33,925	9,977	18,366
Adjustments	0	-15,293	-17,398	0	0
Ending balance	94,293	114,113	112,029	95,579	85,833
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.06			0.18			0.13			0.04			0.08		
Provision for loan and lease losses / Average loans and leases	-0.12			0.38			0.29			0.10			0.20		
Provision for loan and lease losses / Net loan and lease losses	-241.01			34,617.35			44,058.44			4,319.05			367,320		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.64			0.97			0.93			0.86			0.88		
Allowance for loan and lease losses / Total loans and leases	0.63			0.94			0.89			0.83			0.86		
Allowance for loan and lease losses / Net loans and leases losses (X)	13.60			873.31			1,454.92			413.76			17,166.60		
Allowance for loan and lease losses / Nonaccrual assets	1,132.38			782.56			811.69			649.36			558.55		
ALLL / 90+ days past due + nonaccrual loans and leases	1,132.38			782.56			811.69			649.36			558.01		
Gross loan and lease losses / Average loans and leases	0.05			0			0			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0.05			0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	0.53			23.88			29.40			120.97			3.86		
Earnings coverage of net loan and lease losses (X)	141.49			4,595.76			8,897.21			2,636.86			10,545.60		
Net Loan and Lease Losses By Type															
Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			-0.17			-0.11			0			0.10		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			-0.01			-0.01		
Construction and land development	0			0			0			-0.02			-0.05		
1-4 family	0			0			0			0			0		
Other	0			0			0			-0.02			-0.05		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Commercial and industrial loans	0.12			0			0			0			0		
Loans to individuals	0			0			0			0.01			0		
Credit card loans	0			11.67			5.26			14.43			1.94		
Agricultural loans	0			0			0			0			0		
Loans to foreign governments and institutions	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	3,894	4,001	4,899	11,098	7,111
90+ days past due loans and leases	0	0	0	0	15
Nonaccrual loans and leases	8,327	14,582	13,802	14,719	15,367
Total past due and nonaccrual loans and leases	12,221	18,583	18,701	25,817	22,493
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	163	167
Total restructured loans and leases	0	0	0	163	167
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	8,936
Other real estate owned	122	122	122	122	8,950
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.03			0.03			0.04			0.10			0.07		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.06			0.12			0.11			0.13			0.15		
90+ days past due and nonaccrual loans and leases	0.06			0.12			0.11			0.13			0.15		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.03			0.03			0.04			0.10			0.07		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.06			0.12			0.11			0.13			0.15		
30+ days past due and nonaccrual assets	0.08			0.15			0.15			0.23			0.22		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.03			0.06			0.05			0.06			0.06		
90+ days past due and nonaccrual assets + other real estate owned	0.03			0.06			0.05			0.06			0.10		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.03			0.06			0.05			0.06			0.14		
Allowance for loan and lease losses	8.96			12.89			12.43			15.53			38.74		
Equity capital + allowance for loan and lease losses	0.17			0.35			0.32			0.40			1.02		
Tier 1 capital + allowance for loan and lease losses	0.23			0.52			0.46			0.62			1.52		
Loans and leases + other real estate owned	0.06			0.12			0.11			0.13			0.33		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.06			0.08			0.09			0.24			0.20		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.03			0.03			0.03			0.04			0.02		
Commercial and industrial	30–89 days past due	0			0			0			0.01			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.12			0.30			0.26			0.34			0.39		
Individuals	30–89 days past due	0			0			0			0.02			0.01		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0.01			0		
Depository institution loans	30–89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Agricultural	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	0.08			0.10			0.11			0.30			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.03			0.04			0.03			0.05			0.03		
Revolving	30–89 days past due	0			0.98			0.02			0.15			0.07		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0.33			0.40		
Closed-end	30–89 days past due	0.08			0.08			0.11			0.31			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.03			0.04			0.03			0.04			0.02		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0.03			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0.01			0.02			0			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due				0			0			0			0		
	90+ days past due				0			0			0			0		
	Nonaccrual				0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0.07			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0.03			0.04			0			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0.07			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0.03			0.04			0			0		
Farmland	30–89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Credit card	30–89 days past due	0			11.52			8.59			2.58			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,556,012	1,573,925	1,597,992	1,600,792	1,723,613
Retained earnings	2,539,519	1,929,911	2,094,369	1,715,704	1,366,503
Accumulated other comprehensive income (AOCI)	21,585	8,079	27,639	-11,705	-72,523
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,117,116	3,511,915	3,720,000	3,304,791	3,017,593
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,278,797	1,306,182	1,301,065	1,343,664	1,150,178
Accumulated other comprehensive income-related adjustments	21,585	8,079	27,639	-11,705	-72,523
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,816,734	2,197,654	2,391,296	1,972,832	1,939,938
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,816,734	2,197,654	2,391,296	1,972,832	1,939,938
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	685,000	535,000	535,000	310,000	150,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	4,253	13,401
Additional tier 1 capital before deductions	685,000	535,000	535,000	314,253	163,401
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	685,000	535,000	535,000	314,253	163,401
Tier 1 Capital	3,501,734	2,732,654	2,926,296	2,287,085	2,103,339
Tier 2 Capital					
Tier 2 capital instruments and related surplus	58,143	58,143	58,143	58,143	58,453
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	1,001	312
Allowance for loan and lease losses in tier 2 capital	83,501	97,884	95,795	95,579	85,833
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	141,644	156,027	153,938	154,723	144,598
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	141,644	156,027	153,938	154,723	144,598
Exited advanced approach tier 2 capital					
Total capital	3,643,378	2,888,681	3,080,234	2,441,808	2,247,937
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	30,401,580	25,596,416	25,906,441	24,272,834	23,768,554
Less: Deductions from common equity tier 1 capital	1,278,797	1,306,182	1,301,065	1,343,664	1,150,178
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	29,122,783	24,290,234	24,605,376	22,929,170	22,618,376
Total risk-weighted assets	16,993,177	14,226,930	14,489,828	12,981,380	11,571,515
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	16.58			15.45			16.50			15.20			16.76		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	20.61			19.21			20.20			17.62			18.18		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	21.44			20.30			21.26			18.81			19.43		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	12.02			11.25			11.89			9.97			9.30		
Supplementary leverage ratio, advanced approaches HCs															

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	67,098	56,781	76,239	76,792	76,171	18.17	26.39
Other insurance activities income	67,098	56,781	76,239	76,792	76,171	18.17	26.39
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	1.95			2.11			2.03			2.30			2.52		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	2,085,523			1,582,287			1,689,242			1,563,359			1,518,331		
Net assets of broker-dealer subsidiaries / Consolidated assets	6.77			6.19			6.35			6.35			6.19		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	354,396	100,168	202,144	95,722	190,131
Real estate loans	0	0	0	0	0
Commercial and industrial loans	354,396	100,168	202,144	95,722	190,131
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	354,396	100,168	202,144	95,722	190,131
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	253.80			3.53			111.18			-49.65			35.16		
Total selected assets	253.80			3.53			111.18			-49.65			34.77		
Deposits															

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	17.50	32.89	30.21	28.54	13.32

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	0	90,000			
Dividends	0	0	0	0	90,000			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	493,842	404,475	533,883	364,327	246,268	22.09	85.88	
Dividends	381,704	288,105	379,254	252,440	127,117	32.49	108.34	
Interest	1,614	5,164	6,254	5,836	8,019	-68.75	-65.90	
Management and service fees	88,552	78,254	107,345	97,972	93,706	13.16	58.51	
Other income	21,972	32,952	41,030	8,079	17,426	-33.32	0.49	
Income from subsidiary holding companies	140,000	87,500	144,000	375,000	84,500	60.00		
Dividends	140,000	87,500	144,000	375,000	84,500	60.00		
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	633,842	491,975	677,883	739,327	420,768	28.84	138.58	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	633,842	491,975	677,883	739,327	420,768	28.84	138.58	
Operating Expenses								
Personnel expenses	115,874	104,940	138,389	110,321	116,455	10.42	118.64	
Interest expense	20,939	26,423	36,234	27,295	33,793	-20.75	-15.63	
Other expenses	106,722	87,759	117,748	100,948	103,253	21.61	21.44	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	243,535	219,122	292,371	238,564	253,501	11.14	46.98	
Income (loss) before taxes	390,307	272,853	385,512	500,763	167,267	43.05	290.37	
Applicable income taxes (credit)	-18,833	-22,717	-18,739	-19,211	-27,382			
Extraordinary items								
Income before undistributed income of subsidiaries	409,140	295,570	404,251	519,974	194,649	38.42	204.77	
Equity in undistributed income of subsidiaries	154,328	19,433	99,221	-71,578	199,319	694.15		
Bank subsidiaries	0	0	0	1,843	91,384		-100.00	
Nonbank subsidiaries	63,159	-82,457	-12,162	14,877	91,811			
Subsidiary holding companies	91,169	101,890	111,383	-88,298	16,124	-10.52		
Net income (loss)	563,468	315,003	503,472	448,396	393,968	78.88	931.24	
Memoranda								
Bank net income	0	0	0	1,843	181,384		-100.00	
Nonbank net income	444,863	205,648	367,092	267,317	218,928	116.32	2005.36	
Subsidiary holding companys' net income	231,169	189,390	255,383	286,702	100,624	22.06		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	884	0.01	393	0.01	424	0.01	49,449	26,261	124.94	-99.89
Common and preferred stock	0	0	0	0	0	0	49,335	25,920		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	884	0.01	393	0.01	424	0.01	114	341	124.94	-89.27
Investment in nonbank subsidiaries	3,413,889	55.55	2,851,945	50.09	3,001,711	53.27	2,899,208	2,573,171	19.70	40.12
Common and preferred stock	2,630,253	42.80	2,193,820	38.53	2,299,905	40.82	2,203,790	2,017,302	19.89	40.33
Excess cost over fair value	431,541	7.02	441,946	7.76	439,174	7.79	452,292	355,216	-2.35	37.04
Loans, advances, notes, and bonds	0	0	35,000	0.61	35,000	0.62	35,000	35,000	-100.00	
Other receivables	352,095	5.73	181,179	3.18	227,632	4.04	208,126	165,653	94.34	42.45
Investment in subsidiary holding companies	1,607,241	26.15	1,382,953	24.29	1,404,204	24.92	1,168,293	1,204,606	16.22	
Common and preferred stock	1,607,241	26.15	1,378,286	24.21	1,398,687	24.82	1,163,469	1,202,566	16.61	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	4,667	0.08	5,517	0.10	4,824	2,040		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	542,557	8.83	494,149	8.68	513,443	9.11	424,953	284,831	9.80	157.25
Securities	2,391	0.04	2,598	0.05	2,544	0.05	2,859	3,321	-7.97	-41.55
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	251	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	326,818	5.32	741,090	13.02	504,196	8.95	128,375	192,446	-55.90	514.11
Premises, furnishings, fixtures and equipment	172,087	2.80	154,106	2.71	148,270	2.63	138,915	105,840	11.67	83.31
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	79,426	1.29	66,343	1.17	59,736	1.06	64,634	43,840	19.72	-43.30
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,145,544	100.00	5,693,577	100.00	5,634,528	100.00	4,876,686	4,434,316	7.94	65.49
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	300,000	5.27	0	0	300,000	0	-100.00	
Borrowings with maturity over 1 year	1,113,210	18.11	1,112,005	19.53	1,112,409	19.74	717,010	1,015,973	0.11	39.89
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	178,921	2.91	188,796	3.32	221,264	3.93	182,796	188,661	-5.23	26.04
Balance due to subsidiaries and related institutions	62,089	1.01	62,089	1.09	62,089	1.10	62,089	62,089	0.00	-26.13
Total liabilities	1,354,220	22.04	1,662,890	29.21	1,395,762	24.77	1,261,895	1,266,723	-18.56	32.53
Equity Capital	4,791,324	77.96	4,030,687	70.79	4,238,766	75.23	3,614,791	3,167,593	18.87	78.00
Perpetual preferred stock (income surplus)	685,000	11.15	535,000	9.40	535,000	9.50	310,000	150,000	28.04	356.67
Common stock	16,749	0.27	11,166	0.20	16,753	0.30	11,166	11,166	50.00	60.65
Common surplus	1,864,011	30.33	1,878,042	32.99	1,888,978	33.53	1,909,286	1,893,304	-0.75	2.19
Retained earnings	2,528,727	41.15	1,913,682	33.61	2,078,135	36.88	1,715,704	1,366,503	32.14	196.65
Accumulated other comprehensive income	21,585	0.35	8,079	0.14	27,639	0.49	-11,705	-72,523	167.17	
Other equity capital components	-324,748	-5.28	-315,282	-5.54	-307,739	-5.46	-319,660	-180,857		
Total liabilities and equity capital	6,145,544	100.00	5,693,577	100.00	5,634,528	100.00	4,876,686	4,434,316	7.94	65.49
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	60,000	0.98	60,000	1.05	60,000	1.06	60,000	60,000	0.00	-11.11
Notes payable to subsidiaries that issued TPS	60,000	0.98	60,000	1.05	60,000	1.06	60,000	60,000	0.00	-11.11
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	17.81			11.67			13.87			13.78			13.94		
Bank net income / Average equity investment in banks				0			0			5.22			19.94		
Nonbank net income / Average equity investment in nonbanks	20.46			10.49			13.91			10.77			9.50		
Subsidiary HCs net income / Average equity investment in sub HCs	20.40			19.63			19.51			23.89			41.84		
Bank net income / Parent net income	0			0			0			0.41			46.04		
Nonbank net income / Parent net income	78.95			65.28			72.91			59.62			55.57		
Subsidiary holding companies' net income / Parent net income	41.03			60.12			50.72			63.94			25.54		
Leverage															
Total liabilities / Equity capital	28.26			41.26			32.93			34.91			39.99		
Total debt / Equity capital	23.23			35.03			26.24			28.13			32.07		
Total debt + notes payable to subs that issued TPS / Equity capital	24.49			36.52			27.66			29.79			33.97		
Total debt + Loans guaranteed for affiliate / Equity capital	23.23			35.03			26.24			28.13			32.07		
Total debt / Equity capital – excess over fair value	25.53			39.35			29.28			32.16			36.13		
Long-term debt / Equity capital	23.23			27.59			26.24			19.84			32.07		
Short-term debt / Equity capital	0			7.44			0			8.30			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	9.01			10.96			10.36			12.51			11.21		
Long-term debt / Consolidated long-term debt	94.89			94.88			94.88			92.28			84.63		
Double Leverage															
Equity investment in subs / Equity capital	97.45			99.59			97.62			107.03			113.68		
Total investment in subs / Equity capital	104.81			105.08			103.95			113.89			120.09		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.16			-0.04			-0.20			0.57			1.10		
Equity investment in subs – equity cap / Net income-div (X)										0.67			1.24		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	211.50			193.16			195.22			258.66			165.47		
Cash from ops + noncash items + op expense / Op expense + dividend	179.93			192.96			113.77			202.07			192.50		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	55.55			335.30			213.18			90.10			108.21		
Pretax operating income + interest expense / Interest expense	1,964.02			1,132.63			1,163.95			1,934.63			594.98		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,887.28			1,084.60			1,118.93			1,769.32			559.05		
Dividends + interest from subsidiaries / Interest expense + dividends	507.60			427.89			439.56			664.11			397.96		
Fees + other income from subsidiaries / Salary + other expenses	49.65			57.71			57.93			50.20			50.58		
Net income / Current part of long-term debt + preferred dividends (X)	21.45			16.08			18.47			25.89			42.02		
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.32			7.75			8.95			-3.52			4.34		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		
Total	0			0			0			0			0		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	28.38			28.26			28.35			31.29			29.22		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	1.67			1.68			1.74			2			1.03		

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	20.08			21.17			20.84			13.09			22.61		
Dividends declared / Net income	14.58			19.86			16.73			15.18			11.17		
Net income – dividends / Average equity	15.21			9.35			11.55			11.69			12.39		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			204.49		
Dividends from nonbank subsidiaries	464.60			460.50			450.27			370.90			288.82		
Dividends from subsidiary holding companies.....	170.41			139.86			170.96			550.97			191.99		
Dividends from all subsidiaries	635.01			600.35			621.24			921.87			685.29		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries										0			49.62		
Interest income from bank subsidiaries.....										0			0		
Management and service fees from bank subsidiaries										0			0		
Other income from bank subsidiaries.....										0			0		
Operating income from bank subsidiaries										0			49.62		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	85.80			140.10			103.31			94.43			58.06		
Interest income from nonbank subsidiaries.....	0.36			2.51			1.70			2.18			3.66		
Management and service fees from nonbank subsidiaries	19.91			38.05			29.24			36.65			42.80		
Other income from nonbank subsidiaries.....	4.94			16.02			11.18			3.02			7.96		
Operating income from nonbank subsidiaries	111.01			196.68			145.44			136.29			112.49		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	60.56			46.20			56.39			130.80			83.98		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	60.56			46.20			56.39			130.80			83.98		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			21.39		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			21.39		
Dividends from nonbank subsidiaries	60.22			58.56			55.95			34.14			30.21		
Interest income from nonbank subsidiaries.....	0.25			1.05			0.92			0.79			1.91		
Management and service fees from nonbank subsidiaries	13.97			15.91			15.84			13.25			22.27		
Other income from nonbank subsidiaries.....	3.47			6.70			6.05			1.09			4.14		
Operating income from nonbank subsidiaries	77.91			82.21			78.76			49.28			58.53		
Dividends from subsidiary holding companies.....	22.09			17.79			21.24			50.72			20.08		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	22.09			17.79			21.24			50.72			20.08		
Loans and advances from subsidiaries / Short term debt.....				20						20					
Loans and advances from subsidiaries / Total debt	5.39			4.25			5.39			5.90			5.91		